

**Standard transmittal letter
for subsequent Performance Evaluation**

(Date)

Board of Directors
(Institution Name)
(Institution Address)
(City, State, Zip Code)

Enclosed is your association's written Community Reinvestment Act (CRA) Performance Evaluation prepared by the Office of Thrift Supervision as of _____ X, 20XX. Pursuant to the provisions of the CRA and OTS regulations (12 CFR 563e), this evaluation, and your association's CRA rating as contained therein, must be made available to the public by your association.

This evaluation is being transmitted separately from the Compliance Report of Examination to alleviate the potential for any misunderstanding regarding which document your association must make public. It is the enclosed evaluation that must be publicly available; the Compliance Report of Examination may not be released to the public.

In accordance with 12 CFR 563e, this written CRA Performance Evaluation must be made available to the public within 30 business days of its receipt by your association. The evaluation must be placed in your CRA public file located at your home office and each branch within this 30 business day time frame. The evaluation may not be altered or abridged in any manner. At your discretion, previous written CRA Performance Evaluation(s) may be retained with the most recent evaluation in your CRA public file.

Your association is invited to prepare a response to the evaluation. The response may be placed in each CRA public file along with the evaluation. In the event your association elects to prepare such a response, please forward a copy of it to this office.

All appropriate personnel, particularly customer contact personnel, need to be aware of the responsibilities that the association has to the public with regard to making this evaluation available. Consequently, we suggest that your association review internal procedures for handling CRA inquiries, including those pertaining to the evaluation and other contents of the CRA public file.

We strongly encourage the Board of Directors, senior management, and other appropriate personnel to review this document and to take an active interest and role in the CRA activities of your association. Please acknowledge receipt of this evaluation on the form provided and retain a copy of the acknowledgment.

Sincerely,

Enclosure